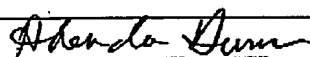


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In re Application of: Shao, et al**Docket No.: ISAA0050****Serial No. : 09/607,747****Art Unit: 3624****Filed: 30 June 2000****Examiner: N. Subramanian**

10 **Title: Enhancing Delinquent Debt Collection Using Statistical Models of Debt Historical
Information and Account Events**

May 11, 2004

15

Commissioner for Patents

Mail Stop Non Fee Amendment

P.O. Box 1450

Alexandria, VA 22313-1450

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Preliminary Amendment

Sir:

25 This Preliminary Amendment is in response to the Advisory Action, dated April 16,
2004, for the above-identified patent application. Attached hereto is an Amendment to
the Claims.